

UNITED STATES BANKRUPTCY COURT
DISTRICT of Northern District of Texas

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/15/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ryan Dean Samuel
1714 Aurora Dr
Richardson, TX 75081

Christy Lynn Samuel
fka Christy Lynn Griffin
1714 Aurora Dr
Richardson, TX 75081

Case Number:
05-86305-hdh7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-0813
xxx-xx-9662

Attorney for Debtor(s) (name and address):

Marcus B. Leinart
Leinart Law Firm
11520 N. Central Expressway
Suite 212
Dallas, TX 75243
Telephone number: 469-232-3328

Bankruptcy Trustee (name and address):

Jeffrey H. Mims
3102 Oak Lawn Ave., Suite 700
Dallas, TX 75219
Telephone number: (214) 210-2913

Meeting of Creditors

Date: **February 15, 2006**

Time: **01:00 PM**

Location: **Office of the U.S. Trustee, 1100 Commerce St., Rm 524, Dallas, TX 75242**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 4/17/06

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the first scheduled meeting of creditors.

The 30-day deadline under Fed. R. Bankr. P. 4003(b) for objecting to exemptions does not recommence when a case under Chapter 13 is converted to a case under Chapter 7.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1100 Commerce Street
Room 1254
Dallas, TX 75242
Telephone number: 214-753-2000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 10/21/05

EXPLANATIONS

FORM B9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0539-3
Case: 05-86305

User: rholman
Form ID: b9a

Page 1 of 1
Total Served: 30

Date Rcvd: Oct 21, 2005

The following entities were served by first class mail on Oct 24, 2005.

db +Ryan Dean Samuel, 1714 Aurora Dr, Richardson, TX 75081-2115
jdb +Christy Lynn Samuel, 1714 Aurora Dr, Richardson, TX 75081-2115
aty +Marcus B. Leinart, Leinart Law Firm, 11520 N. Central Expressway, Suite 212,
Dallas, TX 75243-6608
tr +Jeffrey H. Mims, 3102 Oak Lawn Ave., Suite 700, Dallas, TX 75219-4293
9804331 +Acct Rec Svc, 3031 N 114th St, Milwaukee, WI 53222-4208
9804332 +Action Card-bank First, 245 Perimeter Center Pkw, Atlanta, GA 30346-2305
9804333 +Bankfirst, 1509 W 41st St, Sioux Falls, SD 57105-6370
9804334 +Centex Home Equity Com, 350 Highland Dr, Lewisville, TX 75067-4177
9804336 +Citibank Usa, Po Box 9714, Gray, TN 37615-9714
9804337 +Citifinancial, Po Box 835095, Richardson, TX 75083-5095
9804338 +Citifinancial, 126 Spring Creek Vlg, Dallas, TX 75248-5742
9804339 +Comptroller of Public Accounts, Revenue Accounting Div- Bankruptcy, Po Box 13528,
Austin, TX 78711-3528
9804340 +Conns Credit Corp, Po Box 2358, Beaumont, TX 77704-2358
9804341 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
9804342 +Gemb-empire, 950 Forrer Blvd, Kettering, OH 45420-1469
9804343 +Household Mortgage Services, Po Box 9068, Brandon, FL 33509-9068
9804344 +Internal Revenue Service, Special Procedures RM 9A20, 1100 Commerce St 5024 DAL,
Dallas, TX 75242-1027
9804345 +Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
9804346 +Linebarger Goggin Blair et al, 2323 Bryan St, Ste 1600, Dallas, TX 75201-2637
9804347 +Monogram Bank N America, Po Box 17054, Wilmington, DE 19884-0001
9804348 +Ntl Bur-coll, 5922 Se 15th, Midwest City, OK 73110-2618
9804349 Office of the Attorney General, Collections Div- Bankruptcy Sec, PO Box 12548,
Austin, TX 78711-2548
9804350 +Pegasus Credit Union, Po Box 900, Dallas, TX 75221-0900
9804352 +Sallie Mae 3rd Pty Lsc, 1002 Arthur Dr, Lynn Haven, FL 32444-1683
9804353 Texas Alcoholic Beverage Commission, License and Permits Division, PO Box 13127,
Austin, TX 78711-3127
9804354 +Texas Workforce Commission, TEC Building- Bankruptcy, 101 East 15th St,
Austin, TX 78778-0001
9804355 +United States Attorney, 1100 Commerce St, 3rd Floor, Dallas, TX 75242-0397
9804356 +United States Trustee, 1100 Commerce St, Rm 9C60, Dallas, TX 75242-9998
9804357 +Wfs Financial, Po Box 19657, Irvine, CA 92623-9657
9804358 +Zales, Po Box 9714, Gray, TN 37615-9714

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9804335* +Christy Lynn Samuel, 1714 Aurora Dr, Richardson, TX 75081-2115
9804351* +Ryan Dean Samuel, 1714 Aurora Dr, Richardson, TX 75081-2115

TOTALS: 0, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2005

Signature:

